



Order Filed on December 16, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-1(b)

HILL WALLACK LLP

Elizabeth K. Holdren, Esq.

21 Roszel Road

P.O. Box 5226

Princeton, NJ 08543

Phone: 609-924-0808

Email: eholdren@hillwallack.com

*Attorneys for Wilmington Savings Fund Society,
FSB, as Owner Trustee of the Residential Credit
Opportunities Trust VI-A*

In Re:

Annette M. Rivera,

Debtor.

Chapter 13

Case No. 18-28067 (CMG)

Judge: Christine M. Gravelle, U.S.B.J.

Hearing: at 9:00 a.m.

Recommended Local Form

☐ Followed

☒ Modified

**AGREED ORDER RESOLVING MOTION FOR RELIEF AND VACATING
AUTOMATIC STAY
AND CO-DEBTOR STAY EFFECTIVE JANUARY 15, 2023**

The relief set forth on the following pages

DATED: December 16, 2022

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Upon the Motion of Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D, on behalf of itself and its successors and/or assigns (hereinafter "Secured Creditor" and/or "Movant"), under Bankruptcy Code Section 362(d) for relief from the automatic stay and Bankruptcy Code Section 1301(c) for relief from co-debtor stay as to certain real property as hereinafter set forth, and for cause shown,

ORDERED that the automatic stay and co-debtor stay are vacated effective **January 15, 2023** to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's right in the following:

Real property more fully described as:

103 South Fulton Street, Woodbridge, New Jersey 07095

It is further ORDERED that the Movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the Movant may join the debtor, co-debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that all communications sent by Movant in connection with proceeding against the property including, but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance

Agreement, Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent directly to debtor and co-debtor.

The movant shall serve this Order on the debtor, co-debtor any trustee and any other party who entered an appearance on the motion.